

Real-Life Help

Assistance and resources for personal, family and work issues



hms

A HealthAdvocate Company

Monthly Webinar • Tuesday, July 17th



When Turbulent Markets Tumble Your Portfolio

Turbulent financial markets are frightening news, especially if most or all of your nest egg is at risk. How you cope with the stress of potential losses to your portfolio can have a significant impact on your financial well-being. Nearly every financial guru supports one key rule: Do not get caught up in the hysteria. Pull yourself away from the up-to-the-minute financial news to reduce your stress and to prevent yourself from acting on impulse. Talk to a trusted advisor or fee-based financial planner. Almost every fund has a financial advisor offering free advice to investors, but you have to ask effective questions to get solid answers. There are no stupid questions when it comes to your investments. **To work more effectively with those advising, get a list of key financial questions from the Securities and Exchange Commission at <http://tiny.cc/good-questions>.**

Stopping Negative Thoughts

A recent study showed that depressed people have a harder time stopping negative thoughts. It's not a "willpower thing." This is the way depression works. If you suffer from depression, don't remain stuck in this cycle of trying to stop negative thoughts and being frustrated with yourself that you can't do it. Research has shown that talk therapy (cognitive behavioral therapy) is very effective in treating depression for many patients—as helpful as medication, in some cases. Reduced negative thinking is one goal of such therapy. Talk to your doctor or healthcare advisor. More direct help to reduce negative thinking may be the missing piece of your plan to beat depression and get your life back.

[Source: <http://tiny.cc/negative-thoughts>]



Summer Courses for a Lifetime

Summer is in full swing, but does your youngster have time to spare?

Consider introducing him or her to powerful courses they may not get in school but that can still spark passion for a career or provide commanding and impressive leverage on a résumé in the future. Courses like business writing, entrepreneurship skills, public speaking, how a website works, financial literacy, and leadership skills are just a few examples. Many of these courses can be found online or through continuing education opportunities in your community. Next steps like public speaking contests, internships, and field experiences are typically included in these types of courses, making them as fun as they are rewarding.



Monthly Webinar

**Tuesday, June 19th
12 pm, 2 pm and 4 pm ET**

“Your Routine Financial Check-Up”

Learn the key indicators of financial stability and use simple strategies to reach your optimum financial health.

You can register at hmsincorp.com

- Click “Employee/Family Login”
- Enter your User Name and Password
- Click “Online Work/Life Services”
- Scroll to online seminars, choose “Your Routine Financial Check-Up”
- Select your registration session
- Click “Register” on the “Welcome to e-learning center” page
- Enter your name, other information and submit
- You will receive a confirmation email of your registration

*Please note: Webinars are available only in English.

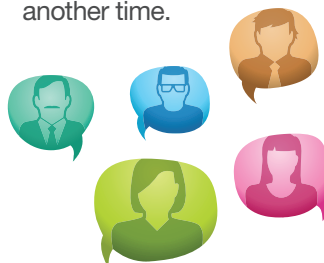
How to Block Time Bandits

Protect your priorities

No time to talk? Coworkers who are chronic talkers can take a lot of time out of your day. It's up to you to politely set boundaries, especially when up against a deadline.

Try these tips:

- Don't let the dreaded “have a second for a quick question?” catch you off-guard. If you're strapped for time, say so up front and suggest a later time.
- If someone starts talking without asking if you're busy, listen for the main issue and acknowledge its importance. Then, explain that you can't give your full attention now but would be happy to get together at a later time.
- Offer a time limit up front. “I have five minutes....can it be addressed in that time frame?” If not, propose another time.



EAP+ Work/Life Program

EAP+Work/Life **Get short-term assistance**

- Referral for in-depth counseling, if needed
- Work/life specialists locate support resources, from caregiving to legal help
- Visit website for online articles and other resources
- In a crisis, emergency help is available 24/7

Talk to a counselor to learn coping skills. You may be referred to the appropriate professional for in-depth, long-term help.

Use self-search provider databases, get 4,000 updated and authoritative articles, view video clips, attend monthly online seminars and more.

Confidential assistance is available 24/7.

**Just call
800.343.2186
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